

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Janice Lynn Cutter  
 Debtor

Case No. 19-12755-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Jun 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2019.

db +Janice Lynn Cutter, 471 Rutt Road, Bangor, PA 18013-9609  
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14316424 +Capital Bank USA, C/O Hayt Hayt & Landau LLC, Meridian Center 1, 2 Industrial Way,  
 Eatontown, NJ 07724-2279  
 14316426 Debtor's Son, Franklin Hill Road, Bangor, PA 18013  
 14331892 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 14334946 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 14340365 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 14340584 +Toyota Motor Credit Corporation c/o Kevin G. McDon, KML Law Group, P.C., 701 Market Street,  
 Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: claputka@laputkalaw.com Jun 13 2019 03:01:00 CHARLES LAPUTKA,  
 Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2019 03:01:21  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 13 2019 03:01:45 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 13 2019 03:01:34 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14324768 +EDI: AIS.COM Jun 13 2019 06:53:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14316425 +EDI: CHASE.COM Jun 13 2019 06:53:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 14316427 EDI: DISCOVER.COM Jun 13 2019 06:53:00 Discover Fincl Svc LLC, PO BOX 15316,  
 Wilmington, DE 19850  
 14316428 +E-mail/Text: bncnotices@becket-lee.com Jun 13 2019 03:01:12 Kohls Department Store,  
 PO BOX 3115, Milwaukee, WI 53201-3115  
 14316430 EDI: PRA.COM Jun 13 2019 06:53:00 Portfolio Recovery Associates,  
 120 Corporate Blvd., Suite 100, Norfolk, VA 23502  
 14316429 +E-mail/Text: bankruptcynotices@psecu.com Jun 13 2019 03:01:58 Pennsylvania ST EMP CU,  
 PO BOX 67013, Harrisburg, PA 17106-7013  
 14316431 EDI: RMSC.COM Jun 13 2019 06:53:00 SYNCB/JCPenny, PO Box 965007, Orlando, FL 32896-5007  
 14316432 +EDI: RMSC.COM Jun 13 2019 06:53:00 SYNCB/Sams Club, PO Box 965005,  
 Orlando, FL 32896-5005  
 14318010 +EDI: RMSC.COM Jun 13 2019 06:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 14316434 EDI: TFSR.COM Jun 13 2019 06:53:00 Toyota Motor Credit Corp, 5005 N River Blvd NE,  
 Cedar Rapids, IA 52411  
 14316433 EDI: CITICORP.COM Jun 13 2019 06:53:00 The Home Depot/ CBNA, PO BOX 6497,  
 Sioux Falls, SD 57117-6497  
 14316435 +EDI: WFFC.COM Jun 13 2019 06:53:00 Wells Fargo Bank PCM, PO BOX 94435,  
 Albuquerque, NM 87199-4435  
 14324452 EDI: WFFC.COM Jun 13 2019 06:53:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 14321859 +EDI: WFFC.COM Jun 13 2019 06:53:00 Wells Fargo Bank, N.A., 435 Ford Road, Suite 300,  
 St. Louis Park, MN 55426-4938  
 14316436 +EDI: WFFC.COM Jun 13 2019 06:53:00 Wells Fargo Card Service, Credit Bureau Resolution,  
 PO BOX 14517, Des Moines, IA 50306-3517  
 14316437 +EDI: WFFC.COM Jun 13 2019 06:53:00 Wells Fargo Home Mortgage, PO BOX 10335,  
 Des Moines, IA 50306-0335

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Keith  
Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2019 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Debtor Janice Lynn Cutter claputka@laputkalaw.com,  
jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trusteel3.com  
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingCh13.com, ecf\_frpa@trusteel3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

|  |   |                    |           |
|--|---|--------------------|-----------|
| <b>Information to identify the case:</b> |   |                    |           |
| Debtor 1                                 | <b>Janice Lynn Cutter</b>               |                    |           |
|  | First Name                              | Middle Name        | Last Name |
| Debtor 2                                 |   |                    |           |
| (Spouse, if filing)                      | First Name                              | Middle Name        | Last Name |
| United States Bankruptcy Court           | <b>Eastern District of Pennsylvania</b> |                    |           |
| Case number:                             | <b>19-12755-amc</b>                     |                    |           |
|  | Social Security number or ITIN          | <b>xxx-xx-4396</b> |           |
|  | EIN                                     | --_-----           |           |
|  | Social Security number or ITIN          | -----              |           |
|  | EIN                                     | --_-----           |           |
|  | Date case filed for chapter             | <b>13 4/30/19</b>  |           |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|  | <b>About Debtor 1:</b>   | <b>About Debtor 2:</b>  |
|--|--|---|
| <b>1. Debtor's full name</b>   | Janice Lynn Cutter   |   |
| <b>2. All other names used in the last 8 years</b>   |  |   |
| <b>3. Address</b>  | 471 Rutt Road<br>Bangor, PA 18013  |   |
| <b>4. Debtor's attorney</b><br>Name and address  | CHARLES LAPUTKA<br>Laputka Law Office<br>1344 W. Hamilton St.<br>Allentown, PA 18102                             | Contact phone (610) 477-0155<br>Email: claputka@laputkalaw.com  |
| <b>5. Bankruptcy trustee</b><br>Name and address   | SCOTT F. WATERMAN (Chapter 13)<br>Chapter 13 Trustee<br>2901 St. Lawrence Ave.<br>Suite 100<br>Reading, PA 19606 | Contact phone (610) 779-1313<br>Email: ECFMail@ReadingCh13.com  |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . | 400 Washington Street<br>Suite 300<br>Reading, PA 19601  | Hours open:<br>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.<br>Reading Office -- 8:00 A.M. to 4:30 P.M.<br><br>Contact phone (610)2085040<br><br>Date: 6/12/19 |

**For more information, see page 2**

|  |   |  |
|--|---|--|
| <b>7. Meeting of creditors</b><br>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | <b>July 9, 2019 at 02:00 PM</b><br><br>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  | <b>Location:</b><br><b>Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102</b> |
| <b>8. Deadlines</b><br>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  | <div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b><br/> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Filing deadline: 9/7/19</b> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b><br/><br/> <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: 7/9/19</b><br/><br/> <b>Filing deadline: 10/27/19</b> </div> </div> <hr/> <p><b>Deadlines for filing proof of claim:</b><br/>         A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.<br/>         If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.<br/>         Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to object to exemptions:</b><br/>         The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </div> </div> |  |
| <b>9. Filing of plan</b>   | The debtor has filed a plan. This plan proposes payment to the trustee of \$210.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>8/8/19 at 10:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>   |  |
| <b>10. Creditors with a foreign address</b>  | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.  |  |
| <b>11. Filing a chapter 13 bankruptcy case</b>   | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.  |  |
| <b>12. Exempt property</b>   | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.   |  |
| <b>13. Discharge of debts</b>  | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.  |  |